

AMENDMENT TO REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on NOVEMBER 14, 2005, by and between HDH CONSTRUCTION COMPANY, INC (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

A. <u>HDH CONSTRUCTION COMPANY, INC</u> (hereinafter called the "Borrower", whether one or more) has (have) entered into as agreement entitled "First Commercial Bank Real Estate Mortgage and Security Agreement", executed by the Borrower in favor of the Mortgagee dated <u>MARCH 25, 2005</u> (the "Credit Agreement"). This Credit Agreement is in the amount of <u>TWO HUNDRED SIXTY THREE THOUSAND DOLLARS AND NO/100 Dollars</u> (\$ 263,000.00).

- B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded MAY 20, 2005 in Inst.# 20050520000245570, in the Probate Office of SHELBY County, Alabama.
- C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Mortgage amount to <u>TWO HUNDRED EIGHTY THOUSAND DOLLARS AND NO/100</u> Dollars (\$ 280,000.00).
- D. The Mortgagee has required, as a condition to approving the request for the Amended Mortgage, that the Mortgagor enter into this Amendment.

Except as specifically amended hereby, the Mortgage shall remain in full force and effect in accordance with its terms.

IN WITNESS WHEREOF, the parties have hereunto caused this instrument to be executed effective this 14TH day of NOVEMBER, 2005.

HDH CONSTRUCTION COMPANY INC

BETH HORTON

(SEAL)

HARRY D. HORFON

FIRST COMMERCIAL BANK MORTGAGEE

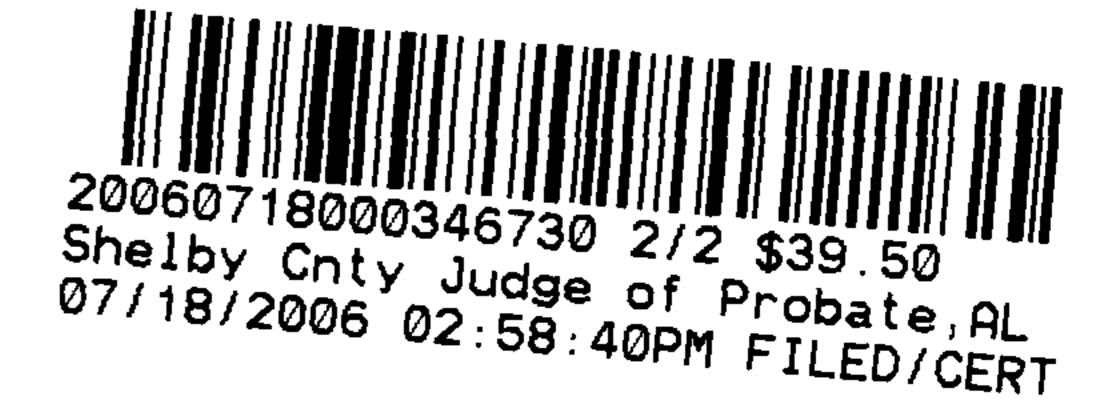
By

JOE L. FORMAIN

Its: LOAN OFFICER

CORPORATE ACKNOWLEDGEMENT

STATE OF ALABAMA
JEFFERSON COUNTY



I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that <u>BETH HORTON AND HARRY D. HORTON</u>, whose names as PRESIDENT AND VICE PRESIDENT of HDH CONSTRUCTION COMPANY, INC a CORPORATION is signed to the foregoing amendment, and who is known to me, acknowledged before me on this day that, being informed of the contents of said amendment, has executed the same voluntarily on the day the same bears date.

Given under my hand and Official seal this 14TH day of NOVEMBER, 2005.

(NOTARIA	L SEAL)	Diana S. Land
		Notary Public
My Comm	ission expires:	03/29/09
	CORPO	RATE ACKNOWLEDGEMENT
	F ALABAMA SON COUNTY	
State, here First Common who is known the conternation	mercial Bank, a co own to me, acknown its of said amend	hority, a Notary Public in and for said County, in said OE L. FOUNTAIN whose name as LOAN OFFICER of orporation, is signed to the foregoing amendment, and wledged before me on this day that, being informed of ment, (s)he, as such officer and with full authority, by for and as the act of said corporation.
Give	under my hand as	nd Official seal this <u>14TH</u> day of <u>NOVEMBER</u> , <u>2005</u> .
(NOTARIAL SEAL)		Waru Sand Notary Public
My Commission expires:		03/29/09
This instru	ment prepared by	
Name: Address:	PEARLIE N. JAC First Commercia P. O. Box 11746	l Bank

P. O. Box 11746

Birmingham, AL 35202-1746